REMARKS

1.   Applicant thanks the Examiner for the Examiner's comments, which have greatly assisted Applicant in responding.

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2.   **35 USC 112**.

Claims 1-3, 6, 8, 9, and 11-29 were rejected under 35 USC 112, second paragraph, as being indefinite to particularly point out and distinctly claim the subject matter

10   which Applicant regards as the invention.

(a) The Examiner stated that Claims 1, 25, 26, 27, 28, and 29, are indefinite in that they do not clearly recite method steps performed by each component within the system, and that Applicant does not clearly recite what the relationship is between

15   these components and those which make up the system as far as how account management processing is clearly performed.

Applicant has amended Claims 1, 25, 26, 27, and 29 for further clarification by reciting method steps performed by each component within the system or by reciting

20   what the relationship is between these components and those which make up the system as far as how account management processing is clearly performed.

Support is found in the Specification.

25   Applicant disagrees with the Examiner including Claim 28. Applicant is of the opinion that it might possibly be an oversight on behalf of the Examiner, and that

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Claim 28 does overcome the rejection. If Examiner does not agree, then Applicant respectfully requests that the Examiner cite specifically what in Claim 28 is objected to.

5   (b) The Examiner stated that Claims 1, 25, 26, 27, and 29, lines 7-8, the recitation "scoring and <u>decision modules</u>" is confusing, and that it appears that Applicant's claim language changes while referring to the same concept. Clarification was required.

10   Applicant has amended Claims 1, 25, 26, 27, and 29, lines 7-8 so that Applicant's claim language is consistent, per Examiner's request. Specifically, "said scoring and decision modules" refers to "scoring and decision ... models." Appropriate changes have been made.

15   (c) The Examiner stated Claim 3 is rejected, because in Claim 3, a particular claim language was vague and confusing and that "effectively targets cross-sell and retention efforts" was not clear what was meant. Clarification was requested.

<u>Claim 3</u>

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Applicant has amended Claim 3 to further clarify what is meant. Support is found in the Specification under the Marketing Communications section.

(d) The Examiner stated Claims 6 and 12 were rejected because there was <u>no</u>
25   <u>antecedent basis</u> and correction was requested.

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Claim 6

Applicant has canceled Claim 6 without prejudice, because Claim 6 refers each portfolio of a portfolio management system, which has antecedent basis in Claim 5,

5   which was withdrawn in the election in the previous response.

Claim 30 is added. Claim 30 is the former Claim 6 depending on Claim 8.

Claim 12

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Claim 12 was amended to be dependent now upon Claim 11.

(e) Conclusion.

15   Therefore, in view of the above, Applicant respectfully requests that the Examiner withdraw the rejections of all cited Claims under 35 ESC Section 112.

3.   **35 USC 102.**

20   Claims 1-3, 6, 8, 9, and 11-29 were rejected under 35 USC 102(e) as being anticipated by Basch *et al* (Basch) U.S. Patent No. 6,119,103.

The Examiner stated that Basch teaches an account management system comprising a central data center comprising a scoring decision model, report

25   records, a data warehouse that facilitates use of the scoring modules at a central data center and refers to Figs. 1, 3A, 3B, and 4.

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Applicant respectfully disagrees.

Claim 1

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Claim 1 appears as follows:

1.   (amended) An account management system for applying statistically based automated decision making to relevant account management areas, comprising:

a central data center, comprising:

one or more scoring and decision functionality/predictive models for, but not limited to, generating decisions;

report records used for, by not limited to, testing purposes, said reports generated for most decision areas;

a data warehouse that facilitates the use of said scoring and decision models;

an integratable interface module for facilitating exchange of informational data with said central data center; and

a secure Internet Web site; and

an end user client adapted for implementation in a personal computer platform and comprising a facility for exchanging information with said central data center via said secure Internet Web site;

wherein all account management processing is performed at said central data center.

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Applicant notes that Basch, and more specifically, Figs. 1, 3A, 3B, and 4 do not disclose the claimed invention. Basch does not disclose report records used, among other purposes, for testing and updating strategies. Basch does not disclose an integratable interface module for facilitating exchange of informational data with the

5   central data center. Basch further does not disclose an end user client adapted for implementation in a personal computer platform and comprising a facility for exchanging information with the central data center via a secure Internet Web site, wherein all account management processing is performed at said central data center.

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Basch is a singular system coupled to inputs and outputs and various data sources and sinks (Fig. 4 and col. 14, lines 14-16). Also, Basch teaches a technique that enabling a given account issuer to ascertain the credit-worthiness of a particular account holder and to take steps to protect outstanding credit lines even if, for

15   example, the financial risk is assessed on transactions performed on accounts belonging to other account issuers (col. 3, lines 43-48).

In stark contrast, the claimed invention teaches provides an account management system allowing end users to bypass the need to integrate such system into their

20   legacy information management systems. The invention reduces the implementation schedule for such account management systems and thus provides such systems to end users more quickly (Summary, page 2, lines 10-14).

Also, the claimed invention teaches an **integratable** system as follows (emphasis

25   added):

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(On page 5, lines 9-21)

The preferred embodiment of the invention is net sourced. Accordingly, decision functionality/predictive models 24, report records 22, and data warehouse 18 functions are deployed at a central data center 11 and **integrated with an**

5   **interface module 20. Data, strategies, decisions, and reports are exchanged with the end user's systems via a secure Internet Web site 16.** The system is implemented in various components. The **end user client 14 is a personal computer platform for the PCTMS graphical front-end** (discussed below). The end user location also include the end user's billing systems 12 and

10   other end user systems 10. However, the system itself, as well as all hardware and software associated therewith, is maintained at the central location. Thus, **the system is readily adopted by the end user** without the purchase, installation, or maintenance of additional hardware and software.

15   In view of the above, it is clear that Basch teaches a different system; Basch does not make Claim 1. Therefore, Claim 1 and, hence, its dependent claims are in allowable condition. Accordingly, Applicant respectfully requests that the Examiner withdraw the rejection of Claim 1.

20   Claims 2, 3, 6, 8, 9, and 11-29.

In view of the argument herein above, Claims 2, 3, 6, 8, 9, and 11-29 are deemed in allowable condition. Therefore, Applicant respectfully requests that the Examiner withdraw the rejection of Claims 2, 3, 6, 8, 9, and 11-29.

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4.   It should be appreciated that Applicant has elected to add Claim 30 and amend Claims 1, 3, 12, 25, 26, 27, and 29 solely for the purpose of expediting the patent application process in a manner consistent with the PTO's Patent Business Goals, 65 Fed. Reg. 54603 (9/8/00). In making such amendment of such claims,

5   Applicant has not and does not in any way narrow the scope of protection to which Applicant considers the invention herein to be entitled. Rather, Applicant reserves Applicant's right to pursue such protection at a later point in time and merely seeks to pursue protection for the subject matter presented in this submission.

10   **CONCLUSION**

Based on the foregoing, Applicant considers the claimed invention to be distinguished from the art of record. Accordingly, Applicant earnestly solicits the Examiner's withdrawal of the rejections raised in the above referenced Office Action,

15   such that a Notice of Allowance is forwarded to Applicant, and the present application is therefore allowed to issue as a United States patent.

Respectfully submitted,

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14

MARKED UP VERSION SHOWING CHANGES MADE

In the Claims

5   Please cancel Claim 6 without prejudice.

Please add Claim 30, as follows (Marked up Copy):

30. The system of Claim 8, wherein each portfolio of said strategic portfolios has an

10   identification number referred to as a strategic portfolio identification number or

SPID, wherein accounts are assigned to SPIDs.

Please amend Claims 1, 3, 12, 25, 26, 27, and 29 as follows (Marked up Copy):

15   1.   (amended) An account management system for applying statistically based

automated decision making to relevant account management areas, comprising:

a central data center, comprising:

one or more scoring and decision functionality/predictive models <u>for, but not</u>

<u>limited to, generating decisions</u>;

20   report records <u>used for, by not limited to, testing purposes, said reports</u>

<u>generated for most decision areas</u>;

a data warehouse that facilitates the use of said scoring and decision

[modules] <u>models</u>;

an <u>integratable</u> interface module <u>for facilitating exchange of informational data</u>

25   <u>with said central data center</u>; and

a secure Internet Web site; and

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an end user client adapted for implementation in a personal computer platform and comprising a facility for exchanging information with said central data center via said secure Internet Web site;

wherein all account management processing is performed at said central data
5   center.

3.   (amended) The system of Claim 2, wherein said account management engine comprises any of:

a delinquent collections mechanism that reduces delinquencies and that uses
10   collections resources more efficiently by assessing accounts in order of their risk and then queuing them for action accordingly;

a usage limit management mechanism that improves end user profits by expanding usage while controlling risk by allowing an end user to determine whether to assign or adjust usage limits based upon each customer's credit risk;
15   an authorizations management mechanism that reduces an end user's risk of losses by reviewing account status to determine whether high risk accounts should be hotlined or blocked; and

a marketing communications mechanism that effectively targets cross-sell products and retention of customers efforts to maximize end user revenue and
20   minimize risk and churn.

12.   (amended) The system of Claim [2]11, wherein said graphical front-end further comprises:

means for allowing an end user to view scorecard assignments, and for
25   allowing an end user to view scorecard data and (optionally) update existing score- cards or add new scorecards

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25. (amended) An account management method for applying statistically based automated decision making to relevant account management areas, the method comprising the steps of:

5   providing a central data center, comprising:

one or more scoring and decision functionality/predictive models for, but not limited to, generating decisions;

report records used for, by not limited to, testing purposes, said reports generated for most decision areas;

10   a data warehouse that facilitates the use of said scoring and decision [modules] models;

an integratable interface module for facilitating exchange of informational data with said central data center; and

a secure Internet Web site; and

15   providing an end user client adapted for implementation in a personal computer platform and comprising a facility for exchanging information with said central data center via said secure Internet Web site;

wherein all account management processing is performed at said central data center.

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26. (amended) An account management system for applying statistically based automated decision making to relevant account management areas, comprising:

a central data center, comprising:

one or more scoring and decision functionality/predictive models for, but not

25 limited to, generating decisions;

17

report records used for, by not limited to, testing purposes, said reports generated for most decision areas;

a data warehouse that facilitates the use of said scoring and decision [modules] models;

5   an account management engine, wherein said account management engine comprises any of:

a delinquent collections mechanism that reduces delinquencies and that uses collections resources more efficiently by assessing accounts in order of their risk and then queuing them for action accordingly;

10   a usage limit management mechanism that improves end user profits by expanding usage while controlling risk by allowing an end user to determine whether to assign or adjust usage limits based upon each customer's credit risk;

an authorizations management mechanism that reduces an end user's risk of losses by reviewing account status to determine whether high risk accounts 15   should be hotlined or blocked; and

a marketing communications mechanism that effectively targets cross-sell and retention efforts to maximize end user revenue and minimize risk and churn;

an integratable interface module for facilitating exchange of informational data with said central data center; and

20   a secure Internet Web site; and

an end user client adapted for implementation in a personal computer platform and comprising a facility for exchanging information with said central data center via said secure Internet Web site;

wherein all account management processing is performed at said central data 25   center.

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27. (amended) In account management system for applying statistically based automated decision making to relevant account management areas, a central data center, comprising:

one or more scoring and decision functionality/predictive models <u>for, but not</u>
5 <u>limited to, generating decisions;</u>

one or more report records <u>used for, by not limited to, testing purposes, said</u>
<u>reports generated for most decision areas;</u>

a data warehouse that facilitates the use of said scoring and decision [modules]
<u>models;</u>

10 an account management engine, wherein said account management engine optionally comprises any of:

a delinquent collections mechanism that reduces delinquencies and that uses collections resources more efficiently by assessing accounts in order of their risk and then queuing them for action accordingly;

15 a usage limit management mechanism that improves end user profits by expanding usage while controlling risk by allowing an end user to determine whether to assign or adjust usage limits based upon each customer's credit risk;

an authorizations management mechanism that reduces an end user's risk of losses by reviewing account status to determine whether high risk accounts should
20 be hotlined or blocked; and

a marketing communications mechanism that effectively targets cross-sell and retention efforts to maximize end user revenue and minimize risk and churn;

an <u>integratable</u> interface module <u>for facilitating exchange of informational data</u>
<u>with said central data center;</u> and

25 a secure Internet Web site;

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wherein all account management processing is performed at said central data center.

29. (amended) In account management system for applying statistically based automated decision making to relevant account management areas, said system comprising a central data center, comprising one or more scoring and decision functionality/predictive models for, but not limited to, generating decisions; one or more report records used for, by not limited to, testing purposes, said reports generated for most decision areas; a data warehouse that facilitates the use of said scoring and decision [modules] models; an account management engine, wherein said account management engine optionally comprises any of: a delinquent collections mechanism that reduces delinquencies and that uses collections resources more efficiently by assessing accounts in order of their risk and then queuing them for action accordingly; a usage limit management mechanism that improves end user profits by expanding usage while controlling risk by allowing an end user to determine whether to assign or adjust usage limits based upon each customer's credit risk; an authorizations management mechanism that reduces an end user's risk of losses by reviewing account status to determine whether high risk accounts should be hotlined or blocked; and a marketing communications mechanism that effectively targets cross-sell and retention efforts to maximize end user revenue and minimize risk and churn; an integratable interface module for facilitating exchange of informational data with said central data center; and a secure Internet Web site; wherein all account management processing is performed at said central data center, an access mechanism comprising:

an end user client adapted for implementation in a personal computer platform; and

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a facility for exchanging information with said central data center via said secure Internet Web site.

21